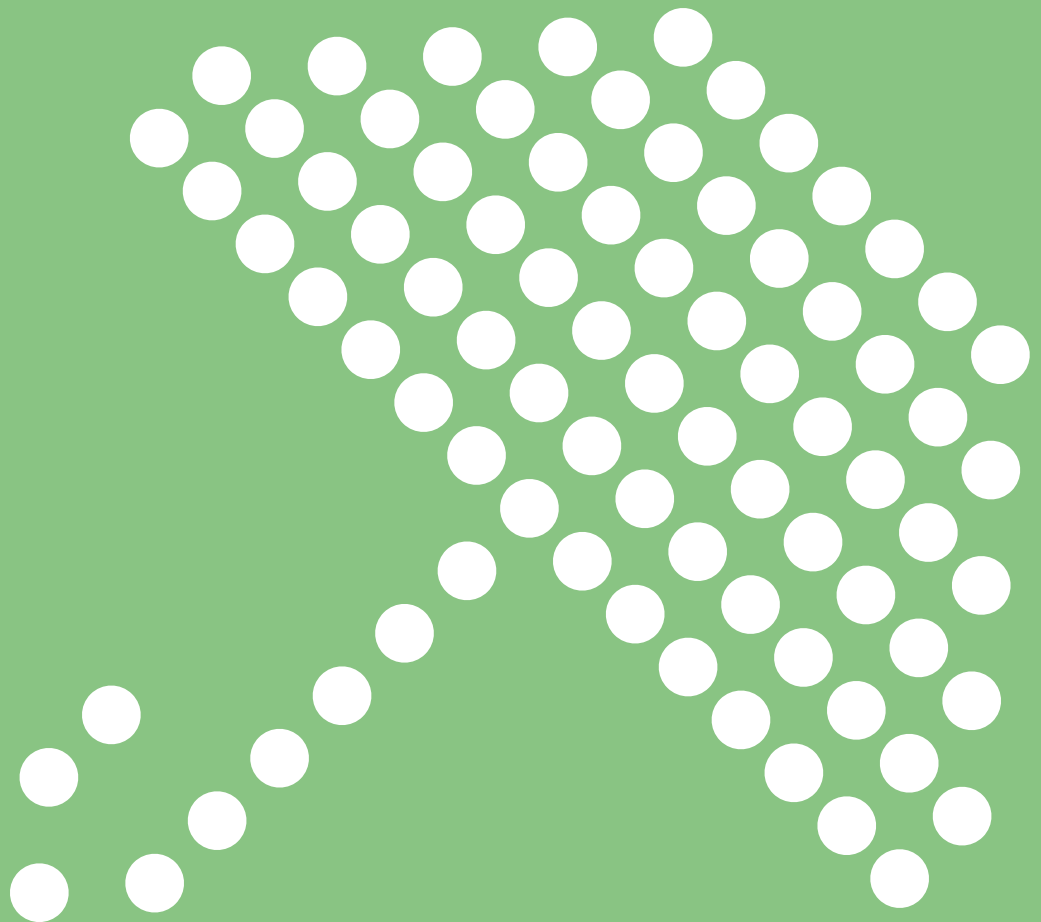


# Moderate Trauma Cover



## Moderate Trauma Cover

- What would happen to your normal family life if you or an immediate family member suffers a significant injury like a major head trauma or an illness such as a heart attack, stroke, or cancer?
- Would you be able to take time off work to support a family member? Do you have sufficient funds to cover the best medical treatments either in NZ or overseas? Would you want to reduce some household debt to lessen some of the financial pressure on the family?
- Where would you get the money from to do all these things and more?
- Would you rely on your savings? Would you feel comfortable asking for help from family members or from an online fundraising platform like Givealittle? Would you have to sell assets?
- If you are not certain that any of these options could be safely relied on to meet your family's needs, then Partners Life's Moderate Trauma Cover may be another option for you.

### What does Moderate Trauma Cover do for you?

Moderate Trauma Cover pays a lump sum of money if you suffer one of the many listed trauma conditions. Common conditions that people could claim for under Moderate Trauma Cover are Cancer, Heart Attack, Stroke, Intensive Care, and Terminal Illness. Moderate Trauma Cover includes a diagnosis benefit and partial payment benefit which pays for less severe conditions. Having this cover in place allows you the ability to rest and recover without any financial worries regarding treatment and medical costs during this stressful period of time.

### What are the benefits of Partners Life's Moderate Trauma Cover?

#### Moderate Trauma Cover Benefit

If you or your dependent child suffers one of the listed conditions or illnesses, then we will pay you an amount of money (an amount you choose called the Sum Insured) to assist with easing the financial burden that could occur because of time off work, medical costs, household debts etc.

#### Diagnosis Benefit

If you or your child is diagnosed with one of the listed conditions or illnesses, where Diagnosis Criteria applies, then we will pay 25% of the amount that you are insured for, to a maximum of \$100,000.

#### Partial Payment Benefit

If you or your child suffers a condition that meets the criteria for a partial payment, then we will pay 25% of the amount that you are insured for to a maximum of \$100,000.

#### Childs Moderate Trauma Cover Benefit

This benefit allows each of your children between the ages of 4 months and 21 years free cover of \$50,000 while you remain insured with Moderate Trauma Cover. This cover stops when the child reaches their twenty-first birthday.

#### Conversion of Childs Moderate Trauma Cover Benefit

Childs Moderate Trauma Cover can be converted to Standalone Moderate Trauma Cover once the child turns 21, or when your Moderate Trauma Cover is claimed or cancelled. A maximum of \$50,000 can be added onto a policy without any further assessment of your child's health.

#### Newborn Childs Benefit

Partners Life will pay a Newborn Childs Benefit if your biological child is born with one or more of the newborn covered conditions and survives for 30 days after birth. The diagnosis must be made within 4 months of the child's birth by a specialist. If a diagnosis can't be made at birth or within 4 months, Partners Life may consider evidence confirmed by a specialist that the first symptoms were present at birth.

### What are the additional benefits of this Moderate Trauma Cover?

#### Special Events Increase Benefit

You can apply to have your Moderate Trauma Cover increased with no further medical assessment of your current health if you experience a special event in your life such as marriage, buying a house, or having a baby etc. You must apply for this benefit within 180 days of the event occurring or within 60 days of the following policy anniversary date.

#### Special Events Conversion Benefit

If you experience a special life event like the ones mentioned in the Special Events Increase Benefit above and you haven't exceeded the number of special increases allowed, then instead of increasing your existing cover you can add on Severe Trauma Cover.

#### Financial and Legal Advice Benefit

If Partners Life pays you the Moderate Trauma Cover benefit, then we will also reimburse you for any financial or legal fees you have paid, up to a maximum of \$3,000.

#### Return to Home Benefit

If you have been living or working outside of New Zealand for more than 3 months in a row and then suffer a covered condition and wish to return to New Zealand, Partners Life will, on accepting your claim, reimburse you for the cost of an economy flight back to New Zealand for you and one support person.

#### Support Person Accommodation Benefit and Support Person Transport Costs Benefit

If you suffer one of the covered conditions and a medical doctor recommends that you need a support person to go with you outside your region for treatment or assessment that can't be provided locally, then Partners Life will pay \$300 towards accommodation each day for a maximum of 10 days and will also reimburse you the transport costs for the trip.

#### Counselling Benefit

If you get paid a benefit under Moderate Trauma Cover then Partners Life will also reimburse any counselling fees that you paid for counselling advice for yourself, your partner, or your children, up to a maximum of \$2,500.

### Why should I buy this product?

This product offers you protection in the case of serious injury or illness. You will get one lump sum payment paid out to you if you suffer one of these unfortunate conditions.

This product offers you piece of mind that you will have additional money to pay for the things that you need if something like this ever happens to you. It also lets you focus on recovery from your injury or illness without the extra worry of how you will pay for your treatment and medical bills.

